

Information to identify the case:			
Debtor 1:	Daisy Ortiz		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-14808-VFP		
	Social Security number or ITIN:	xxx-xx-4042	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	3/8/19
	Date case converted to chapter:	7	2/16/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daisy Ortiz	
2. All other names used in the last 8 years	aka Daisy Jordan	
3. Address	7 Oak Street Belleville, NJ 07109	
4. Debtor's attorney Name and address	Bruce H Levitt Levitt & Slafkes, P.C. 515 Valley Street, Suite 140 Maplewood, NJ 07040	Contact phone 973-313-1200 Email: blevitt@levittslafkes.com
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Daisy Ortiz**

Case number **19-14808-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 2/16/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	March 14, 2022 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/13/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Daisy Ortiz
Debtor

Case No. 19-14808-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 16, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db	#+ Daisy Ortiz, 7 Oak Street, Belleville, NJ 07109-2659
aty	+ Casey M Egger, 446 Morris Avenue, 1st Floor, Springfield, NJ 07081-1194
tr	+ Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
518072835	+ AmeriHome Mortgage, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518251670	+ AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518072838	+ Celentano, Stadtmauer & Walentowics, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594
518072841	+ Hackensack University Medical Center, 60 2nd St -4th Floor, Hackensack, NJ 07601-2000
518072844	+ Mehling Orthopedics, LLC, 214 State Street - Suite 101, Hackensack, NJ 07601-5521
518072847	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518072855	+ Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493
518072856	+ Wf/home Pr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: blevitt@levittslafkes.com	Feb 16 2022 20:31:00	Bruce H Levitt, Levitt & Slafkes, P.C., 515 Valley Street, Suite 140, Maplewood, NJ 07040
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 16 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 16 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518238342	EDI: GMACFS.COM	Feb 17 2022 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255465	+ EDI: AISACG.COM	Feb 17 2022 01:28:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518072832	+ EDI: GMACFS.COM	Feb 17 2022 01:28:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518151140	EDI: GMACFS.COM	Feb 17 2022 01:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518072833	+ EDI: GMACFS.COM	Feb 17 2022 01:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518072837	EDI: CAPITALONE.COM	Feb 17 2022 01:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518072836	+ EDI: CAPITALONE.COM	Feb 17 2022 01:28:00	Capital One, Attn: Bankruptcy, Po Box 30285,

District/off: 0312-2

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			Salt Lake City, UT 84130-0285
518136984	+ EDI: AIS.COM	Feb 17 2022 01:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518190150	Email/PDF: bncnotices@becket-lee.com	Feb 16 2022 20:29:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518072839	+ EDI: CITICORP.COM	Feb 17 2022 01:28:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518072840	+ EDI: CITICORP.COM	Feb 17 2022 01:28:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518072853	+ EDI: CITICORP.COM	Feb 17 2022 01:28:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518072854	+ EDI: CITICORP.COM	Feb 17 2022 01:28:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518246825	EDI: Q3G.COM	Feb 17 2022 01:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518072843	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 16 2022 20:31:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518072842	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 16 2022 20:31:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518579306	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:29:26	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579305	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2022 20:29:18	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518072845	+ EDI: MID8.COM	Feb 17 2022 01:28:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518072846	+ EDI: MID8.COM	Feb 17 2022 01:28:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518184376	+ EDI: MID8.COM	Feb 17 2022 01:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518072848	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
518247139	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, C/O Comenity Capital Bank, POB 41067, Norfolk VA 23541
518247115	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Ann Taylor/Loft, POB 41067, Norfolk VA 23541
518247028	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518249728	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518247035	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518249753	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518246943	EDI: PRA.COM	Feb 17 2022 01:28:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518159702	+ Email/Text: bncmail@w-legal.com	Feb 16 2022 20:31:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

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518539776	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518073095	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518072849	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518072850	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518072851	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518072852	+ EDI: RMSC.COM	Feb 17 2022 01:28:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
518200149	EDI: WFFC.COM	Feb 17 2022 01:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518072834	##+	AmeriHome Mortgage, Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor, Woodland Hills, CA 91367-7091

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens